

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Loretta Kay Thomas, Debtor

**Case No. 24-51618-KMS
CHAPTER 13**

NOTICE

The undersigned counsel for Debtor has filed papers with the court to approve attorney's compensation.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the Application, or if you want the court to consider your views on the Application, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Dan M. Russell, Jr., U.S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the Application and may enter an order granting that relief, which shall sustain this Application for Compensation.

Date: July 16, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer A Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
PO Box 13767
Jackson, MS 39236
601-500-5533
trollins@therollinsfirm.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Loretta Kay Thomas, Debtor

**Case No. 24-51618-KMS
CHAPTER 13**

**SECOND APPLICATION FOR ALLOWANCE OF COMPENSATION AND
REIMBURSEMENT OF NECESSARY EXPENSES
FOR THOMAS C. ROLLINS, JR.**

COMES NOW, Thomas C. Rollins, Jr., (the “Applicant”) attorney for the debtor, and files this *Second Application for Allowance of Compensation and Reimbursement of Necessary Expenses for Thomas C. Rollins, Jr.* and in support thereof, would respectfully show to this Honorable Court as follows, to-wit:

1. On November 8, 2024, Debtor filed a bankruptcy petition under Chapter 13 of the bankruptcy code.
2. The Debtor and Thomas C. Rollins, Jr. of The Rollins Law Firm, PLLC (hereinafter “the firm”), have agreed to an hourly billing arrangement in lieu of this Court’s standard “no look” fee award. Per said agreement, attorney T.C. Rollins is billed at a rate of \$360.00 per hour while attorney Jennifer Calvillo is billed at a rate of \$360.00 per hour. Paralegals are billed at a rate of \$155.00 per hour. Legal Assistants bill at \$100.00 per hour. Said rates are reasonable and in keeping with community custom and standards for attorneys in this area. T.C. Rollins and Jennifer Calvillo are both board certified in consumer bankruptcy law by the American Board of Certification.
3. The Rollins Law Firm was paid a \$2,000 advance payment retainer pre-petition.
4. Throughout our representation of the Debtor herein, our firm has maintained itemized billing entries which are completed and maintained contemporaneously with the associated service(s) provided. The services provided by the firm were reasonable in view of the circumstances of this case.

5. The Court previously approved compensation in the amount of \$3,685.82 (Dk #35).
6. The chapter 13 Trustee has disbursed \$568.31 on this claim as of July 15, 2025.
7. The time incurred and services provided by the firm since the filing of the previous fee application have resulted in Attorney's fees in the amount of \$1,003.00 and expenses in the amount of \$107.90 for a total of \$1,110.90. A detailed accounting of which is attached hereto as Exhibit "A".
8. This is the Applicant's Second request for allowance of compensation for professional services rendered in this proceeding. This request covers the period from February 14, 2025 to July 15, 2025.

WHEREFORE, PREMISES CONSIDERED, Applicant requests that this Court enter an Order awarding reasonable attorneys' fees for the professional services rendered herein and authorizing and directing Debtor to pay said attorneys' fees and expenses. Applicant prays for general relief.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MSBN 103469)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Application for Compensation was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
LORETTA KAY THOMAS

CASE NO: 24-51618-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/16/2025, I did cause a copy of the following documents, described below,

Notice and Application for Compensation

Exhibit A Invoice

Exhibit C Affidavit

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/16/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
LORETTA KAY THOMAS

CASE NO: 24-51618-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/16/2025, a copy of the following documents, described below,

Notice and Application for Compensation

Exhibit A Invoice

Exhibit C Affidavit

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/16/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 24-51618-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
WED JUL 16 10-55-44 PST 2025

A1 TAYLOR AUTO SALES
3267 HWY 45 N
COLUMBUS MS 39705-1634

JMAG LLC
CO WILKINS PATTERSON
4735 OLD CANTON RD SUITE 108
JACKSON MS 39211-5526

~~EXCLUDE~~

~~US BANKRUPTCY COURT
DAN M RUSSELL JR US COURTHOUSE
2012 15TH STREET SUITE 244
GULFPORT MS 39501 2036~~

4 COUNTY POWER
5265 S FRONTAGE RD
COLUMBUS MS 39701-8562

~~EXCLUDE~~

~~(D) A1 TAYLOR AUTO SALES
3267 HWY 45 N
COLUMBUS MS 39705-1634~~

AMERICAN POWER
823 S 17TH AVE
COLUMBUS MS 39701

BAPTIST HOSPITAL
2520 5TH ST N
COLUMBUS MS 39705-2008

CAL CITY DELI
29 MAIN ST
CALEDONIA MS 39740-9557

CALDONIA WATER
202 SOUTH ST
CALEDONIA MS 39740-7607

CAR MART
3933 HWY 45 N
COLUMBUS MS 39705-1731

CASHNET USA
175 W JACKSON
STE 1000
CHICAGO IL 60604-2863

CHASE BANK
CARD SERVICES
PO BOX 15298
WILMINGTON DE 19850-5298

CHECK INTO CASH
806B MS 12 W
STARKVILLE MS 39759

CHECK INTO CASH
919 ALABAMA ST
COLUMBUS MS 39702-5570

CLAY MEDICAL
150 MEDICAL CENTER DR
WEST POINT MS 39773-0428

COLUMBUS MOTOR COMPANY
2302 MAIN ST
COLUMBUS MS 39701-6097

(P) COLUMBUS ORTHOPAEDIC OUTPATIENT
CENTER
670 LEIGH DRIVE
COLUMBUS MS 39705-3014

COMMUNITY CHOICE FINAN
PO BOX 535
CLEVELAND TN 37364-0535

CREDIT ONE BANK
6801 CIMARRON RD
LAS VEGAS NV 89113-2273

DENNIS CRENSHAW
11213 DOBSON RD 15
GULFPORT MS 39503-3492

DEWEESE TITLE LOAN LLC
404 HWY 45 S
WEST POINT MS 39773

EAST LAUDES WATER
1325 RIDGE RD
COLUMBUS MS 39705-3240

FAMILY DOLLAR
202 ALABAMA ST
COLUMBUS MS 39702-5204

FOOD GIANT
901 US 278
AMORY MS 38821-5512

GOLDEN TRIANGLE WASTE
1311 INDUSTRIAL PARK R
COLUMBUS MS 39701-8646

IC SYSTEMS INC
ATTN BANKRUPTCY
PO BOX 64378
ST PAUL MN 55164-0378

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

(P) JMAG LLC
PO BOX 282
HARRISBURG IL 62946-0282

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

MISSISSIPPI DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
PO BOX 22808
JACKSON MS 39225-2808

MONEY MATTERS
9570 AL18
VERNON AL 35592

MONROE COUNTY HOSPITAL
8016 S ALABAMA AVE
MONROEVILLE AL 36460

MONROE COUNTY POWER
50408 GREENBRIAR RD
AMORY MS 38821

NICHOLAS D GARRARD ESQ
WILKINS PATTERSON SMITH PUMPHREY
STEPHEN
FOR JMAG LLC
POST OFFICE BOX 13429
JACKSON MS 39236-3429

NORTH MS MEDICAL CENTE
PO BOX 1791
TUPELO MS 38802-1791

OKALONA WATER
300 SILVER ST
OKOLONA MS 38860-2030

OLD COUNTRY STORE
238 MS 12
PHEBA MS 39755

QUANTUM3 GROUP LLC AS AGENT FOR
DENALI CAPITAL
PO BOX 788
KIRKLAND WA 98083-0788

RENT N ROLL
1401 W MAIN ST
TUPELO MS 38801-3427

SPECIALTY ORTHO
1211 S GLOSTER ST
TUPELO MS 38801-6546

SUNFLOWER GROCERY
225 ALABAMA ST
COLUMBUS MS 39702-5203

TAYLOR AUTO SALES
3267 HWY 45 N
COLUMBUS MS 39705-1634

TAYLOR MOTORS
3267 HWY 45
COLUMBUS MS 39705-1634

TEXACO
PO BOX 965013
ORLANDO FL 32896-5013

THE SWISS COLONY
ATTNBANKRUPTCY
1112 SEVENTH AVE
MONROE WI 53566-1364

UNITED EMERGENCY SERVI
PO BOX 1123
MINNEAPOLIS MN 55440-1123

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6430
JACKSON MS 39201-5022~~

WASHINGTON CO HOSPITAL
705 S GRAND AVE
NASHVILLE IL 62263-1534

DEBTOR
LORETTA KAY THOMAS
11213 DOBSON RD 15
GULFPORT MS 39503-3492

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39206-3767~~

~~EXCLUDE~~

~~(P) WARREN A CUNTZ T1 JR
PO BOX 3749
GULFPORT MS 39505-3749~~